

In re:  
Tery N. Tittle  
Kimberly M. Tittle  
Debtors

Case No. 20-14377-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 02, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2022:**

Recip ID	Recipient Name and Address
db	#+ Tery N. Tittle, 324 Anvil Rd, Nottingham, PA 19362-9611
jdb	#+ Kimberly M. Tittle, 324 Anvil Road, Nottingham, PA 19362-9611
14661151	+ Armstrong, 437 Main St., Butler, PA 16001-4358
14558748	++ CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS CT, KENNESAW GA 30144-5897 address filed with court., Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144
14661152	+ Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
14558753	Lendmark Financial Services, 2118 Usher Street, Suite 200, Conyers, GA 30094-5173
14661149	+ State of Delaware, Dept. of Transportation/EZ Pass, PO Box 697, Dover, DE 19903-0697

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 02 2022 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 03 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 02 2022 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14558742	Email/Text: ebn@21stmortgage.com	May 02 2022 23:51:00	21st Mortgage Corporation, PO Box 477, Knoxville, TN 37902
14560625	EDI: PHINAMERI.COM	May 03 2022 03:53:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14558743	EDI: GMACFS.COM	May 03 2022 03:53:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14558744	+ EDI: PHINAMERI.COM	May 03 2022 03:53:00	Americredit Fin. Svcs d/b/a GM Financial, PO Box 183853, Arlington, TX 76096-3853
14558745	+ Email/Text: legal@blirentals.com	May 02 2022 23:51:00	BLI Rentals, LLC, PO Box 992, Emporia, KS 66801-0992
14558748	Email/Text: CAF_Bankruptcy_Department@carmax.com	May 02 2022 23:51:00	Carmax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144
14561087	+ EDI: AIS.COM		

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14558746	EDI: CAPITALONE.COM	May 03 2022 03:53:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14558747	+ EDI: CAPITALONE.COM	May 03 2022 03:53:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14661150	+ EDI: CCS.COM	May 03 2022 03:53:00	Capital One Bank USA NA, 1680 Capital One Drive, McLean, VA 22102-3407
14558749	Email/PDF: creditonebkn notifications@resurgent.com	May 03 2022 03:53:00	Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679
14558750	EDI: CITICORP.COM	May 02 2022 23:55:53	Credit One, PO Box 98872, Las Vegas, NV 89193-8872
14558751	+ EDI: BLUESTEM	May 03 2022 03:53:00	DSNB Macy's, PO Box 8218, Monroe, OH 45050
14558752	EDI: IRS.COM	May 03 2022 03:53:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14563668	Email/Text: ktramble@lendmarkfinancial.com	May 03 2022 03:53:00	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14569853	Email/PDF: resurgentbkn notifications@resurgent.com	May 02 2022 23:51:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014-3001
14558754	+ Email/Text: bankruptcy@marinerfinance.com	May 02 2022 23:55:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14558755	Email/Text: bankruptcy@ncaloans.com	May 02 2022 23:51:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14668298	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 02 2022 23:51:00	New Credit America LLC, 811 SW Naito Parkway, Suite 300, Portland, OR 97204
14572082	Email/Text: mtgbk@shellpointmtg.com	May 02 2022 23:51:00	NJ EZ Pass, PO Box 4971, Trenton, NJ 08650
14558756	EDI: AGFINANCE.COM	May 02 2022 23:51:00	NewRez LLC DBA Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
14558757	Email/Text: mtgbk@shellpointmtg.com	May 03 2022 03:53:00	One Main, PO Box 3251, Evansville, IN 47731-3251
14558758	EDI: RMSC.COM	May 02 2022 23:51:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
		May 03 2022 03:53:00	Syncb/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14561875	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14602651	*+	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14668299	*+	State of Delaware, Dept. of Transportation/EZ Pass, PO Box 697, Dover, DE 19903-0697

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 04, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwohlab@raslg.com
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
JOHN A. GAGLIARDI	on behalf of Joint Debtor Kimberly M. Tittle jgagliardi@wgflaw.com
JOHN A. GAGLIARDI	on behalf of Debtor Tery N. Tittle jgagliardi@wgflaw.com
JOHN A. GAGLIARDI	on behalf of Wetzel Gagliardi Fetter & Lavin LLC jgagliardi@wgflaw.com
REBECCA ANN SOLARZ	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Tery N. Tittle</b>	Social Security number or ITIN	xxx-xx-9001
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Kimberly M. Tittle</b>	Social Security number or ITIN	xxx-xx-5066
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>20-14377-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tery N. Tittle

Kimberly M. Tittle

5/2/22

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**